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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
10/797,143	03/11/2004	Han Chen	26152-535	6054
35437	7590	10/09/2007	EXAMINER	
MINTZ LEVIN COHN FERRIS GLOVSKY & POPEO 666 THIRD AVENUE NEW YORK, NY 10017			LE, LINH GIANG	
ART UNIT		PAPER NUMBER		
		3626		
MAIL DATE		DELIVERY MODE		
10/09/2007		PAPER		

**Please find below and/or attached an Office communication concerning this application or proceeding.**

The time period for reply, if any, is set in the attached communication.

<b>Office Action Summary</b>	Application No.	Applicant(s)
	10/797,143	CHEN ET AL.
	Examiner Michelle Linh-Giang Le	Art Unit 3626

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --  
Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

#### Status

1) Responsive to communication(s) filed on 11 March 2004.  
 2a) This action is FINAL.                    2b) This action is non-final.  
 3) Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

#### Disposition of Claims

4) Claim(s) 1-30 is/are pending in the application.  
 4a) Of the above claim(s) \_\_\_\_\_ is/are withdrawn from consideration.  
 5) Claim(s) \_\_\_\_\_ is/are allowed.  
 6) Claim(s) 1-30 is/are rejected.  
 7) Claim(s) \_\_\_\_\_ is/are objected to.  
 8) Claim(s) \_\_\_\_\_ are subject to restriction and/or election requirement.

#### Application Papers

9) The specification is objected to by the Examiner.  
 10) The drawing(s) filed on 30 January 2007 is/are: a) accepted or b) objected to by the Examiner.  
 Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).  
 Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).  
 11) The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

#### Priority under 35 U.S.C. § 119

12) Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).  
 a) All    b) Some \* c) None of:  
 1. Certified copies of the priority documents have been received.  
 2. Certified copies of the priority documents have been received in Application No. \_\_\_\_\_.  
 3. Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

\* See the attached detailed Office action for a list of the certified copies not received.

#### Attachment(s)

1) Notice of References Cited (PTO-892)  
 2) Notice of Draftsperson's Patent Drawing Review (PTO-948)  
 3) Information Disclosure Statement(s) (PTO/SB/08)  
 Paper No(s)/Mail Date 101805; 100506.

4) Interview Summary (PTO-413)  
 Paper No(s)/Mail Date. \_\_\_\_\_.  
 5) Notice of Informal Patent Application  
 6) Other: \_\_\_\_\_.

**DETAILED ACTION**

*Notice to Applicant*

1. This communication is in response to application filed 11 March 2004. Claims 1-30 remain pending.

***Claim Rejections - 35 USC § 103***

2. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

3. Claims 1-30 are rejected under 35 U.S.C. 103(a) as being unpatentable over (Colica; 2002/0188556).

4. As per claim 1, Colica teaches an exposure analyzing system, comprising:  
a database manager module (Colica; Pg. 4, para. 49);  
an accumulation analyzer module to determine a concentration of exposure (Colica; pg. 4, para. 38).

Colica does not expressly teach a parameter builder module. However this is an obvious variant of the Colica teachings. In particular, Colica teaches processing may involve receiving and updating information identifying individual operating units of a business (Colica; Pg. 8, para. 106). Examiner submits one of ordinary skill in the art

would recognize these processes as "parameter building." One of ordinary skill in the art would modify the Colica teachings with the motivation of efficiently, accurately and effectively track exposures of a business (Colica; Pg. 1, para. 3).

5. As per claim 2, Colica teaches wherein the accumulation analyzer module determines the concentration of exposure for a geographical area using exposure data related to exposure locations (Colica; Pg. 3, paras. 38 and 39).

6. As per claim 3, Colica does not expressly teach wherein the accumulation analyzer module determines the concentration of exposure by exhaustive search approach. However this is an obvious variant of the Colica teachings. In particular, Colica teaches a wide variety of types of analysis may be performed on data collected (Colica; Pg. 8, para. 108). One of ordinary skill in the art would recognize the "exhaustive search approach" to be a type of analysis performed on the data. One of ordinary skill in the art would modify the Colica teachings with the motivation of efficiently, accurately and effectively track exposures of a business (Colica; Pg. 1, para. 3).

7. As per claim 4, Colica teaches wherein the parameter builder module is for defining a boundary for an area of analysis.

8. As per claim 5, Colica teaches wherein the parameter builder module is for defining a region of interest (Colica; Pg. 8, para. 111).
9. As per claim 6, Colica teaches wherein said accumulation analyzer module is for determining net exposure for an area of analysis (Colica; Pg. 8, paras. 100, 101).
10. As per claim 7, Colica teaches a database (Colica; Pg. 4, para. 58).
11. As per claim 8, Colica teaches the database comprises of mapping table (Colica; Pg. 9, para. 120).
12. As per claim 9, Colica teaches wherein the mapping table is at least one of a location mapping table, a policy mapping table and an account mapping table (Colica; Pg. 9, para. 120).
13. As per claim 10, Colica teaches the database comprises of financial perspective data (Colica; Pg. 8, paras. 100,101).
14. As per claim 11, Colica teaches wherein the system further comprises of at least one of a specific area analyzer module, a damage footprint analyzer module, and a building level analyzer (Colica; pg. 13, para. 155).

15. As per claim 12, Colica teaches wherein the system further comprises of an input/output device for generating output in a map format (Colica; pg. 5, para. 67).

16. As per claim 13, Colica teaches, wherein the accumulation analyzer module determines the concentration of exposure by analytical approach (Colica; pg. 13, para. 155).

17. As per claim 14, Colica does not expressly teach wherein the analytical approach includes use of equations:

$$(Fy(Xi+Dx, Yj +Dy)-Fy(Xi+Dx, Yj-Dy)) - (Fy(Xi-Dx, Yj +Dy)-Fy(Xi-Dx, Yj- Dy)) = 0$$

$$(Fx(Xi+Dx, Yj +Dy)-Fx(Xi-Dx, Yj +Dy)) - (Fx(Xi+Dx, Yj-Dy)-Fx(Xi-Dx, Yj- Dy)) = 0.$$

However, this is a variation of the Colica teachings. In particular, Colica does teach one or more analytic models or engines to generate desired data (Colica; pg. 13, para. 155). One of ordinary skill in the art would recognize using certain equations, such as the above expression, in order to analyze the desired data. One of ordinary skill in the art would modify the Colica teachings with the motivation of efficiently, accurately and effectively track exposures of a business (Colica; Pg. 1, para. 3).

18. Claims 15-30 repeat limitations of claims 1-14 or teach features that are obvious variations of the Colica teachings. The reasons for rejection and motivation to modify the Colica teachings are incorporated from above.

***Conclusion***

19. Any inquiry concerning this communication or earlier communications from the examiner should be directed to Michelle Linh-Giang Le whose telephone number is 571-272-8207. The examiner can normally be reached on 8 AM - 5PM, M-F.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Joseph Thomas can be reached on 571-272-3600. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.



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